



## GROW YOUR SAVINGS With a Credit Union Share Certificate.

At Coca-Cola Credit Union, we're passionate about providing refreshing financial solutions to help our members reach their short- and long-term financial goals. If you're fortunate enough to have some extra savings and want to earn higher dividends than a regular savings account, you may want to consider a **share certificate**.

A share certificate account is similar to a certificate of deposit (CD) but is issued by a credit union (like Coca-Cola Credit Union), rather than a bank. Share certificates are a beneficial option to earn dividends and grow your savings. While you cannot withdraw your funds during the certificate term without penalty, you will earn a higher rate than standard savings or checking account options.

Here are a few more reasons why you may want to invest in a share certificate:

### **Certificate rates\***

The dividends, or earnings, you can make on a share certificate are typically quoted in terms of the annual percentage yield, or APY. This rate takes into account the compounding period, which is the frequency with which returns are added to the account – yearly, quarterly, monthly, daily or at maturity. For Coca-Cola Credit Union's share certificate rates, [click here](#).

### **Guaranteed or fixed rate of return**

There are no unknowns when you invest in a Share Certificate. You pick the deposit amount, the term and the rate. As long as you don't withdraw the funds, you'll be able to calculate your dividends upon maturity at the onset of your investment.

### **Short- and long-term investing**

With terms\* as short as 12 months and up to 60 months, you have a wide range of investment options. If you think rates will rise, invest in a shorter term. If you think rates will decline or remain the same, invest in a long-term share certificate. Keep in mind, the longer the term, the higher the rate. Likewise, the shorter the term, the fewer dividends you earn.

## **Federally insured**

Share certificates are federally insured by the National Credit Union Administration ([NCUA](#)), a US government agency. Each account is federally insured up to \$250,000, so you know your funds are safe and sound.

For assistance, contact a Member Service Representative at 404-676-2586  
or via email at [creditunion.coca-cola.com](mailto:creditunion.coca-cola.com)

*\* Rates and terms are subject to change without notice. Federally insured by NCUA.*